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Substitute i	or form 1449AVP1U			Application Number	09/474,539	
-	NFORMATION			Filing Date	December 29, 1999	
\$	STATEMENT B	3Y /	APPLICANT	First Named Inventor	Balwinder S. Samra	
	(use as many she	ets a	s necessary)	Group Art Unit	2163	
				Examiner Name	Boyce, Andre D.	
Sheet	1	of	2	Attorney Docket Number	17207-00003	

		·	-	U.S. PATENT DOCUMEN	TS		
Examiner	Cite No.1	U.S. Patent Document		Name of Patentee or Applicant	Date of Publication of Cited Document	Pages, Columns, Lines, Where Relevant Passages	
Initials*		Number	Kind Code ² (if known)	Of Cited Document	MM-DD-YYYY	or Relevant Figures Appear	
ags	AA	US 6,334,110 B1		Walter et al.	Dec. 25, 2001		
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Examiner Initials*	Cite No.1	Office ³	Number ⁴	Kind Code ⁵ (if known)	Name of Patentee or Applicant of Cited Document	Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶		
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			ISCLOSURE	Filing Date	December 29, 1999		
	STATEMEN	NT BY	APPLICANT	First Named Inventor	Balwinder S. Samra		
	(use as ma	any sheets	as necessary)	Group Art Unit	2163		
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		OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS	
Examiner nitials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the Items (book, magazine, journal, senal, symposium, catalog, etc.), data, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
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ass	OE	American Banker; Database Marketing: Improving Service and Profitability By Segmenting Customers; Volume 163, Issue 176, start page 30A, Sep. 15, 1998.	
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